

IN RE:

KEVIN A YURCISIN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-22076 JAD

Chapter 13

Related to ECF 105

**DEFAULT O/E JAD**

ORDER OF COURT

AND NOW, this 19th day of September, 2023, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).


(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

FILED  
9/19/23 3:12 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

  
JEFFERY A. DELLER jah  
UNITED STATES BANKRUPTCY JUDGE

In re:  
Kevin A Yurcisin  
Debtor

Case No. 19-22076-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 19, 2023

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2023:**

Recip ID	Recipient Name and Address
db	+ Kevin A Yurcisin, PO Box 229, Adamsburg, PA 15611-0229
15056902	+ Mb Financial Bank, 6111 N River Rd, Rosemont, IL 60018-5111
15056903	+ Mb Financial Bank, Attn: Bankruptcy Dept., 800 West Madison Street, Chicago, IL 60607-2683
15056904	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
15056907	+ Pheple Fcu, P.o. Box 983, Greensburg, PA 15601-0983
15056901	+ loanDepot, Attn: Bankruptcy, Po Box 250009, Plano, TX 75025-0009

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 19 2023 23:27:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ Email/PDF: rmscedi@recoverycorp.com	Sep 19 2023 23:42:51	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15106044	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 19 2023 23:27:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
15056897	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 19 2023 23:27:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
15056898	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 19 2023 23:42:47	Capital One, 15000 Capital One Dr, Richmond, VA 23238
15056899	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 19 2023 23:42:46	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15081595	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 19 2023 23:42:47	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15066419	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Sep 19 2023 23:27:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
15097303	+ Email/PDF: ebnotices@pnmac.com	Sep 19 2023 23:42:36	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15056905	+ Email/PDF: ebnotices@pnmac.com	Sep 19 2023 23:42:47	Pennymac Loan Services, Po Box 514387, Los Angeles, CA 90051-4387
15056906	+ Email/PDF: ebnotices@pnmac.com	Sep 19 2023 23:42:45	Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
15075324	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 19 2023 23:42:34	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

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Total Noticed: 23

15094551	Email/PDF: ebn_ais@aisinfo.com	Sep 19 2023 23:42:48	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15088255	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 19 2023 23:42:47	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
15056908	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 19 2023 23:42:56	Wells Fargo Dealer Services, Po Box 10709, Raleigh, NC 27605-0709
15056909	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 19 2023 23:42:54	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
15056900	+ Email/Text: bknotification@loandepot.com	Sep 19 2023 23:28:00	loanDepot, 26642 Towne Center Dr, Foothill Ranch, CA 92610-2808
TOTAL: 17			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr		Wells Fargo Bank NA, dba Wells Fargo Auto
cr	##+	PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COM, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG, PA 15601-3734

TOTAL: 2 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Joseph F. Nicotero	on behalf of Plaintiff Kevin A Yurcisin josephnicotero@gmail.com
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com
Natalie Norina Piscione	on behalf of Defendant PHEPLE FCU f/k/a WESTMORELAND COMMUNITY FCU covellilawoffices@yahoo.com, ndantonio@covellilaw.com
Natalie Norina Piscione	on behalf of Creditor PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COMMUNITY FEDERAL CREDIT UNION covellilawoffices@yahoo.com ndantonio@covellilaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

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Ronda J. Winnecour

cmecef@chapter13trusteedpa.com

Scott R. Lowden

on behalf of Debtor Kevin A Yurcisin lowdenscott@gmail.com

Stephen Russell Franks

on behalf of Creditor Wells Fargo Bank NA dba Wells Fargo Auto amps@manleydeas.com

William E. Craig

on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com  
mhazlett@mortoncraig.com;mortoncraigecef@gmail.com

TOTAL: 10